

Recovery

Treating Contaminated Water

It is essential to confirm that the water supply is safe to drink. Listen to news reports to learn whether the community's water supply has been contaminated by floodwaters. In emergencies, or as a temporary measure, water from contaminated or suspect sources can be disinfected by either chlorination or boiling. You can also visit www.IN.gov/dhs/files/water_treatment.pdf for more information.

Secure safe drinking water from an approved or emergency source if possible. If not, treat ALL water before drinking. If tap water is not clear, it should not be used. If a less turbid water source cannot be located, first allow the water to stand in a container until the sediment settles and pour off the clear water into a clean vessel. Then either chlorinate or boil the water as instructed below by the Indiana State Department of Health:

Chlorination:

- Add six drops of liquid chlorinating laundry bleach to one gallon of water and mix. Chlorine bleaches are inexpensive and can be secured from most grocery, discount or drug stores.
- Wait 30 minutes after adding the chlorine before using the water for drinking or cooking purposes.
- If this treatment does not give the water a taste of chlorine, the above quantities should be doubled. Repeat the addition of chlorine until a slight taste of chlorine is present and use this amount for future treatments. The taste of chlorine is not particularly unpleasant and it will be evidence that the water is safe to drink.

Boiling:

- Bring the water to a full boil for at least five minutes. Cool and aerate the boiled water by pouring it through the air from one clean container to another, or mixing rapidly with a clean utensil.
- Aeration will reduce the flat taste caused by boiling

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School Water Outages

Rule 410 IAC 6-5.1, the Sanitary Schoolhouse Rule, requires that safe, potable water from an approved source be supplied to all fixtures at all times when a school is occupied. Therefore, unless buses are en route, no school shall open without an adequate supply of potable water at useable pressures. Water pressure will be adequate if water fixtures operate as designed. However, if either water pressure is lost or a boil water order has been issued sometime during the school day, then students and parents are better served if the school remains open for the rest of that day. Depending on the scenario, one of the following applies:

In the case of a water outage:

- Provide bottled drinking water and hand sanitizer for use by students and staff at all times.
- Use bulk water from an outside source to periodically flush the toilets and urinals throughout the day.
- Use the following alternative procedures to minimize water usage during the day:
 - Commercially packaged ice may be used instead of ice made on-site.
 - Single-service items like paper plates, cups and disposable utensils if food is to be served.
 - Serve food prepared by other approved sources instead of preparing food on site.

In the case of a boil water order:

- Provide bottled drinking water and hand sanitizer for use by students and staff at all times.
- Leave the toilets and urinals in operation.
- Cease using showers, drinking water fountains and hand sinks.
- Cease using directly plumbed carbonated fountain drink machines, beverage “gun” dispensers, machines that manufacture ice and low-temperature/chemical sanitizing dish machines.
- Cease using piped water to make beverages such as coffee, tea, reconstituted milk or fruit drinks.
- Cease using piped water to wash produce or to make food or ice.
- Cease using piped water to wash or sanitize food contact surfaces or to sanitize wiping cloths.
- Hot water sanitizing dishwashing machines can be used if they are checked to ensure that the final rinse reaches a temperature of 180°F, minimum. Likewise, directly plumbed coffee

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makers can be used if they are checked to ensure that the brewing temperature reaches 180°F minimum.

In either scenario, if lunch will be served, food preparation must be reduced to manageable levels commensurate with the availability of potable water. The local health department must be contacted as soon as possible so it can address meal preparation in greater detail.

Finally, parents, students and teachers should be notified as soon as possible about the event, and what the school has done to address the problem, via student take-home fliers or the local news media. Otherwise, rumors may be rampant.

Information for Pet and Livestock Owners

According to the Indiana State Board of Animal Health (BOAH), flooding can be the source of a number of diseases and contaminants that can sicken or kill animals. Toxicants, pollutants and infectious disease agents are carried by floodwaters and these pollutants can cause a wide variety of diseases. Extra precautions should be taken to protect livestock and pets. Animals may come in contact with contaminated feed, drinking water or their environment. Owners need to reduce potential exposures by taking additional protective steps.

Lost or dead pets:

- If there is a lost pet on or around your property, contact the local animal control or animal shelter.
- Animal control and shelters that need assistance with evacuated or displaced animals should contact local emergency management or BOAH.
- If there is a dead animal on or around your property, it should be disposed of properly. Check for any identification or tags and report that information to the local animal control shelter so the information will be available for the owners. Contact your local authorities or veterinarian to see if there is a collection point for dead pets.
- As an alternative for small animals (like birds), use rubber gloves and double-bag the animal in leak-proof containment. Dispose of the animals in your garbage.
- For larger animal disposal (like cats and dogs), use proper handling and bury the animal.

Lost or dead livestock:

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- Check for any identification such as ear tags, and contact BOAH at 1-317-227-0300.
- For your own dead livestock, BOAH has approved four carcass disposal methods: burial, incineration, composting and rendering. Producers must be sure to document losses before disposing of dead animals. Please refer to Technical Bulletin LG-1.97 at www.IN.gov/boah.

Livestock management:

- Report all livestock, crop and equipment losses to your local United States Department of Agriculture Farm Services Agency office as soon as reasonably possible. This information will be needed to support state government requests for an agricultural disaster declaration.
- Remove large amounts of pooled water in close proximity of livestock.
- Remedy flood-related hazards to livestock. Debris may be washed into pastures or feedlots. Fences may be damaged or destroyed. Restricting access to these areas can reduce physical injuries.
- If you notice an unusual illness or clinical signs, such as vomiting or diarrhea, in your animals contact your veterinarian for guidance.

Food and water supplies:

- Provide fresh, clean drinking water. Floodwaters can wash chemical from other areas into wells, ponds and streams, or even pool in places where animals drink. Stock tanks suspected of contamination should be emptied and cleaned.
- Until tested, wet feed should be presumed harmful to animals. Feedstuffs may contain contaminants from floodwater and/or mold spores that sometimes produce dangerous toxins.
- As soon as possible, dry grain should be removed and stored separately.
- Silage should be disposed of in proper manner. Damp silage has an increased risk for mycotoxin contamination due to poor fermentation and may also contain higher levels of coliform bacteria. Producers may send samples of feed and silage to either of Indiana's Animal Disease Diagnostic laboratories to test for aflatoxins and mycotoxins. Laboratories are located at Purdue University and in Dubois, IN.
- For assistance with feed or chemicals affected by flooding, contact the Office of the Indiana State Chemist at www.isco.purdue.edu.
- To report or request assistance regarding a manure or chemical spill, contact the Indiana Department of Environmental Management.

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Dairy facilities:

- If the outlet valve was submerged in floodwater, or electricity was lost, any milk left in the bulk tank will need to be properly disposed.
- All milking parlor equipment contaminated by floodwater needs to be cleaned and sanitized prior to use. Contact your BOAH dairy inspector or dairy cooperative field individual for further information.
- Any cows left standing in water need to be given proper attention during the udder preparation prior to milking.
- Wash and sanitize all walls, floors and processing equipment at dairy processing plants.
- Any product, raw or finished, that may have exceeded legal temperature needs to be properly disposed of.
- Any finished product or ingredient that has come in contact with the floodwater must be disposed of properly.
- If a product has been stored for more than 72 hours, contact BOAH on an emergency, case-by case basis.

Meat processing and slaughter facilities:

- Before resuming operations, the plant manager must see that the plant is cleaned to the standards required by their plant's BOAH-approved Safety and Sanitation Operating Procedure.
- If your water supply may have become contaminated by floodwaters, potable water must be used in areas where animals are slaughtered, eviscerated and dressed.
- Potable water must also be used where edible products are processed, handled and stored.
- The potable water distribution system within the facility must preclude contamination of the water supply.

Debris Removal and Demolition

Public property debris removal:

- Eliminate an immediate threat to lives, public health and safety.
- Eliminate immediate threats of significant damage to improved public or private property.

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- Ensure the economic recovery of the affected community to the benefit of the community at-large.
- Mitigate the risk to life and property by removing substantially damaged structures and associated appurtenances as needed to convert property acquired through FEMA hazard mitigation program to uses compatible with open space, recreation or wetlands management practices.

Examples of eligible debris removal activities:

- Debris removal from a street or highway to allow the safe passage of emergency vehicles and debris removal from public property to eliminate health and safety hazards.

Examples of ineligible debris removal:

- Removal of debris, such as tree limbs and trunks, from natural wilderness areas; pre-disaster sediment from engineered channels; and debris from a natural channel, unless the debris poses an immediate threat of flooding to improved property.

Private property debris removal: it is generally ineligible because it is the responsibility of the individual property owner.

- If property owners move the disaster-related debris to a public right-of-way, the local government may be reimbursed for curbside pickup and disposal for a limited period of time.
- If the debris on private business and residential property is so widespread that public health, safety or the economic recovery of the community is threatened, FEMA may fund debris removal from private property, but it must be approved in advance by FEMA.

Public property demolition: demolition of disaster-damaged structures may be eligible for emergency work assistance if the work is necessary to:

- Eliminate an immediate threat to lives, public health or safety.
- Eliminate immediate threats of significant damage to improved public or private property.
- Ensure the economic recovery of the affected community to the benefit of the community-at-large.

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- Mitigate the risk to life and property by removing substantially damaged structures and associated appurtenances as needed to convert property acquired through a FEMA hazard mitigation program to uses compatible with open space, recreation or wetlands management practices. Eligible activities include demolition of the facility superstructure, filling in of open below-grade structures (basements, swimming pools) and other activities, including capping of wells and pumping and capping of septic tanks.

Private property demolition: As with debris removal from private property, demolition of private structures requires approval by FEMA prior to start of work and agreement by the local government to save and hold the federal government free from damages due to performance of the work. Demolition work also requires condemnation by an authorized local official in accordance with state and local law.

- Examples of ineligible demolition activities include: removal of slabs or foundations that do not present a health or safety hazard (except for structures in a FEMA-funded buyout program); removal or covering of pads and driveways (except FEMA-funded buyout structures); demolition of structures condemned as safety hazards prior to the disaster; demolition of threatened but habitable structures; and demolition activities eligible for permanent work assistance when the work is required in support of eligible repair, replacement or reconstruction of a project.

Disaster Insurance Claim and Repair Process

Preparing to file a claim:

- Separate damaged items from undamaged items. If necessary, place items outside the home.
- Local officials may require the disposal of damaged items. Keep a swatch or other sample of the damaged items for the adjuster.
- Make a list of damaged or lost items and include their age and value where possible. If possible, supply receipts for lost items to the adjuster. This may be required by your policy and is necessary for the adjuster to investigate and settle your claim.
- If you have damage estimates prepared by a contractor, provide them to the adjuster since they will be considered in the preparation of your repair estimate.
- Take photos of any water in the house and damaged personal property as evidence for the adjuster to use to prepare your repair estimate.

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- Take a photo inventory of your personal property, such as clothes, jewelry, furniture, computers and audio/video equipment. Photos and video of your home, as well as sales receipts and the model and serial numbers of items, will make filing a claim simpler.
- Policies require that you cooperate with the adjuster or representative in the investigation of your claim. Within 60 days of loss, you will need to file a “proof of loss” which is your signed and sworn statement of the amount you are claiming under your policy. The adjuster assigned to your loss or your agent can assist you with this.

Filing a claim:

- An insurance policyholder should immediately report any disaster loss to their insurance company or agent. A claim adjuster will be assigned to inspect the structure, estimate the costs of repair and send the estimate to the insurance company for review and payment approval.
- Call your insurance company if an adjuster has not been assigned to you within several days.
- A policyholder will be required to submit a proof of loss as part of the claim package. A proof of loss is the policyholder’s valuation of the damages and is a sworn statement made by the policy holder substantiating the insurance claim. The proof of loss is required within 60 days of the loss.
- Proof of loss will be required on both the building loss and the contents, should there be coverage for both. The insurance company will usually provide a proof of loss form and in most cases prepare the form based on the adjuster’s estimate of repair.

Damage estimate discrepancies between you and the adjuster:

- A policy holder who disagrees with the final figures can submit his/her own “proof of loss,” or when signing and returning the company’s proof of loss, simply send a letter outlining why he/she does not agree with the amount offered by the company. It is essential the document be sent to the insurance company because until the proof of loss package is received, the insurance company will be unable to issue a payment to the insured.
- An important point to keep in mind is that the policyholder doesn’t have to accept the initial estimate of the damage prepared by a claims adjuster. If the policyholder believes the claims adjuster did not cover all damages in the estimate, the policyholder can make a claim for the additional damages as long as the additional losses are claimed in the proof of loss and submitted within 60 days of loss.

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- Insurance company adjusters, independent adjusters and repair contractors all use software programs developed to write itemized estimates on repair of structures. If any insurance company and the contractor are in agreement on the repairs needed, there should be little difference in the final cost of the repairs. These estimating programs are based on national data which is continuously updated with material and labor costs in different areas of the country so they stay up-to-date.

Damage estimate discrepancies between the adjuster and the contractor:

- Discrepancies between a contractor's price for repairs and an insurance adjuster's estimate could happen for several reasons:
- Remote areas raise problems with calculating repair costs because there are few, if any, local contractors. When contractors are forced to drive long distances to make repairs, labor costs rise.
- Disasters may create a spike in material costs due to shortages and demand.
- The adjuster may have missed damage during the inspection process or damage was hidden from view. These oversights may require a second inspection.
- Although it is rare, there have been cases of some repair contractors taking advantage of disaster situations to inflate repair costs.
- If a policyholder finds his/her contractor's estimate is more than the claims adjuster's estimate, the policyholder needs to notify the insurance company immediately so the claims adjuster can meet with the contractor to resolve whatever differences.

Look Out for Fraud and Scams

Always:

- Ask for ID. If someone represents themselves as a federal employee, such as an inspector, but doesn't produce identification, ask to see it. A FEMA or U.S. Small Business Administration shirt or jacket is not absolute proof of someone's affiliation with the government. Federal employees carry official photo identification.
- Safeguard personal information. Do not give personal information such as social security and bank account numbers to individuals claiming to be affiliated with the federal government. FEMA inspectors never require this information.

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- FEMA representatives are never allowed to accept money. If someone claiming to be a federal employee or contractor attempts to collect money for their help, report the person and their vehicle number to your local police department.
- Be suspicious of anyone who offers to increase the amount of your disaster damage assessment.
- The American Red Cross will never call and ask for money for disaster relief services. If anyone calls or shows up at your home representing themselves as part of the American Red Cross and asks for money, report the contact to local law enforcement immediately.
- If you need help with disaster recovery services, call 2-1-1 or the Red Cross at 800-696-3873. Either of those organizations will connect with legitimate assistance

Protect your identity:

- Release social security numbers only when absolutely necessary because they are key to your credit and banking accounts.
- Do not have your social security number printed on your checks or driver's license.
- When ordering new checks, have them delivered to your bank instead of your home address.
- Reduce the number of credit cards you actively use and cancel all unused accounts.
- Keep a list or photocopy of all credit card information including telephone numbers of the customer service departments. If fraudulent charges appear on one of your accounts call the Consumer Credit Counseling Service for help in clearing false claims on your credit report.
- Shred pre-approved credit applications, credit card receipts, bills and other financial information before throwing them into the trash.
- If you are a victim of identity theft, call the credit reporting bureaus, banks and creditors to put a "Fraud Alert" on your account. Insist on a police report because you need a case or incident number to proceed and contact the Federal Trade Commission at www.consumer.gov/idtheft.

When hiring a contractor:

- Research. You may also check with the local Better Business Bureau, homebuilders' association or trade council to see if the contracting firm has unanswered complaints against it.
- Check references. Contractors should be willing to provide names of previous customers. Call several former customers who had similar work done to make sure they were satisfied with the job.

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- Ask for proof of insurance. If a contractor is uninsured, you may be liable for accidents on the property. Make sure the contractor has disability and workers' compensation insurance.
- Ask for a written estimate and check to make sure it includes all the work you expect to have done, as well as taxes and other fees. Keep in mind that some contractors charge for an estimate.

Once you decide to use a particular contractor:

- Ask for a written contract, including all tasks to be performed as well as associated costs, a timeline, payment schedule and who is responsible for applying for necessary permits and licenses. Never sign a blank contract or one with blank spaces. Consult an attorney to review the contract if substantial costs are involved and keep a copy for your records.
- Ask for a written guarantee. It should state what is guaranteed, who is responsible and how long the guarantee is valid.
- Obtain a local building permit, if required. Permits may be required for site work other than demolition and for reconstruction. Contact your local government for permit information.
- Do not make advance payment in cash. Pay by check in order to keep a record and avoid double charges. A reasonable down payment is 30% of the total cost of the project, to be paid upon initial delivery of materials. Federal law gives consumers a three-day "cooling off" period after unsolicited door-to-door sales of more than \$25.
- Make final payment when the work is completed. Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.
- If necessary, cancel a contract in the proper manner. This should be done within three business days of signing. Be sure to follow the procedures for cancellation that are set out in the contract. Send the notification by registered mail with a return receipt to be signed by the contractor.

Documenting and Reporting Damage

When severe weather strikes, your first priority is to ensure your safety and the safety of your family. Once the imminent threats have ended and you are out of danger, the recovery process can begin. Follow these steps when you are ready to begin documenting and reporting damage to you home and personal items.

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Record the damage:

- Prepare a comprehensive list of all damage sustained on your property. Include damage to your residence or other structures, landscaping and personal belongings.
- Include a detailed description of the kind and extent of property damage incurred, and supplement these descriptions with photographs or sketches.
- When possible, include documents of ownership such as titles for vehicles, property and large machinery. If such documentation is unavailable, estimate the pre-damaged value of each item on your list.
- When recording damaged or lost belongings, list the quantity of each item, a description, brand name, where purchased, its cost, model and serial number (if appropriate) and your estimate of the loss amount. Attach your bills, receipts, photos and any other documents.

Record all cleanup efforts:

- Do all you can to protect undamaged property. However, prior to signing an agreement/contract with a cleaning, remediation or maintenance contractor, you should consult with your insurer concerning coverage.
- Don't throw anything away before an insurance adjuster or damage inspector has seen it, unless local law requires you to. In that case, take photos of the property before disposing of it and keep samples for the adjuster or inspector to see (For example, cut out a piece of wall-to-wall carpet.).
- Keep all receipts for any work done to repair damage or for items purchased to replace belongings.

Reporting damage if you are uninsured:

- All uninsured damage should be reported to the Indiana Department of Homeland Security (IDHS). A link to the form will be available on the IDHS website at www.in.gov/dhs

Reporting damage to your insurance company; when you contact your insurance agent or company representative to report your loss, have the following information ready:

- The name of your insurance company and your policy number.
- A phone number and/or email address where you can be reached.

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- A brief summary of the damage and the date it was sustained.
- Many insurance policies require you to give prompt written notice of loss. Get in touch with your insurance agent or company representative as soon as possible. They will advise you how to file your notice of claim.

Individual Assistance

The Human Services Branch administers Individual Assistance as provided under federal law during a Presidential Declared Disaster (PL93-288 as amended by PL100-700). The Other Needs Assistance (ONA) program is part of the FEMA Individuals and Households Program (IHP) and replaces the Individual and Family Grant Program.

These programs provide assistance in disaster recovery with grants for home repair, rental assistance and personal property lost or damaged during the disaster.

The ONA program works closely with the American Red Cross, Salvation Army, local unmet needs committees, U.S. Small Business Administration, National Flood Insurance Program (NFIP) and various state and local agencies.

Overview of the IHP Program:

Individual Assistance (IA) PURPOSE:

- When disasters take place, the IHP program provides money and services to people in the disaster area when losses are not covered by insurance and property has been damaged or destroyed.
- IHP funded by FEMA is designed to help you with critical expenses that cannot be covered in other ways.
 - LIMITATIONS: IHP will not cover all of your losses from damage to your property (home, personal property, household goods) that resulted from the disaster.
IHP is not intended to restore your damaged property to its condition before the disaster. In some cases, IHP may only provide enough money, up to the program limits, for you to return an item to service.
- IHP does not cover business-related losses that resulted from the disaster.

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By law, IHP cannot provide money to you for losses that are covered by your insurance.

While some money is available through IHP, most disaster aid from the federal government is in the form of loans from the Small Business Administration (SBA) that must be repaid. Applicants to IHP may be required to seek help from SBA first, before being considered for certain types of IHP help. You do not have to submit an SBA loan application to be considered for FEMA rental assistance.

Types of assistance:

- Temporary housing (a place to live for a limited period of time): Money is available to rent a different place to live or a government-provided housing unit when rental properties are not available.
- Repair: Money is available to homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe, sanitary and functional. Replacement: Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- Permanent/semi-permanent housing construction: Direct assistance or money for the construction of a home. This type of help occurs in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

Other needs: Money is available for necessary expenses and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage and other expenses that are authorized by law.

Individual Assistance Damage Assessment Tool (igms) (activated only during damage assessment process)

- Preliminary Damage Assessment Field Guide
- Damage Assessment Matrix (FEMA/SBA Standards)
- Damage Assessment Sheet

Damage Assessment Procedures for Individual Assistance:

- Situation is monitored by IDHS/EOC and has close contact with the county EOC

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- Once damaged areas are identified, surveyed and the results reported to IDHS, the county is contacted for a Preliminary Damage Assessment verification survey with the county and state IDHS officials.
- If enough damages were found and enough damage has been verified in the state to be significant in number county, state and federal agencies conduct a Joint Preliminary Damage Assessment (JPDA).
- FEMA will evaluate the information gathered and verified during the JPDA. If the verified damage and impacts warrant federal assistance, the governor will send a letter to the President requesting a disaster declaration based on the JPDA findings.

Public Assistance

The Public Assistance Program provides supplemental federal disaster grant assistance for the repair, replacement or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The federal share of assistance is not less than 75% of the eligible cost for emergency measures and permanent restoration. The state determines how the non-federal share (up to 25%) is split with the applicants.

Visit www.in.gov/dhs/2401.htm to view all forms and applications regarding public assistance.

Small Business Administration

SBA loan application process

- Complete the application for a SBA loan in person, over the phone or online:
- Visit your local Disaster Loan Outreach Center. For locations and hours see, http://www.in.gov/portal/news_events/68568.htm
- Call the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for people with speech or hearing disabilities), Monday through Friday from 8 a.m. to 6 p.m. ET.

Visit SBA's secure website at <https://disasterloan.sba.gov/ela/>.

- Once an application has been completed and returned to SBA, a loan officer will be assigned to contact you to explain the application process, what documentation you need to provide and schedule a damage inspection.

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- An SBA inspector will visit your home to confirm damage reported in your application.
- Waiting period. The estimated waiting period to hear back from SBA is approximately 5-10 business days for homeowners and renters and 2-3 weeks for businesses of all sizes and non-profit organizations. To expedite the processing of your loan application, make sure you have submitted all required documentation including deed or lease information, insurance information, financial information on any applicable mortgages, etc.
- SBA will either approve or deny the loan application. The applicant will be notified by mail.
- If approved, you may either choose to accept or decline the loan. If you accept the loan, your loan officer will be in contact with you to complete the financial transaction.
- If denied by SBA for a disaster loan, you will receive a letter explaining the reason for denial and what additional information, if any, is required to continue the loan process.
- Applicants denied for an SBA loan may be eligible to receive up to a \$5,000 grant through the Indiana State Disaster Relief Fund (SDRF). SBA provides IDHS a list of applicants who are denied an SBA loan. IDHS will contact these individuals to provide information about the SDRF grant application process. You must have applied for and been denied an SBA loan in order to be considered for an SDRF grant. Potentially eligible individuals will be contacted by IDHS and may not initiate the application process prior to that notification.

Disaster Loans for Hoosier Assistance

Disaster loan information can also be completed on SBA's secure website at <https://disasterloan.sba.gov/ela/>. Business loan applications can also be downloaded from the SBA website at www.sba.gov. Completed applications should be returned to a Disaster Loan Outreach Centers or mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Individuals and businesses can call the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for people with speech or hearing disabilities), Monday through Friday from 8 a.m. to 6 p.m. ET or by sending an email to disastercustomerservice@sba.gov.

Loans are available for damaged real estate and personal property for individuals. Businesses can apply for machinery, equipment, inventory, other business assets and working capital loans. Loans up to \$200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for loans up to \$40,000 to repair or replace damaged or destroyed

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personal property. Businesses and non-profit organizations of any size may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets.

The SBA may increase a loan up to 20% of the total amount of disaster damage to real estate and/or leasehold improvements, as verified by SBA, to make improvements that lessen the risk of property damage by future disasters of the same kind.

For small businesses, and most private non-profit organizations of all sizes, the SBA also offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any physical property damage.

Interest rates are as low as 2.563% for homeowners and renters, 3% for non-profit organizations and 4% for businesses with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

The filing deadline to return applications for physical property damage is November 14, 2012. The deadline to return economic injury applications is June 12, 2012.

Public Information on Mental Health and Addiction Recovery and Preparedness

- No one who sees a disaster is untouched by it.
- Disaster stress and grief reactions are normal responses to an abnormal situation.
- Many emotional reactions of disaster survivors stem from new and/or existing problems of everyday living brought about or exacerbated by the disaster.
- Following a disaster, many individuals do not recognize the need for mental health assistance.
- Survivors may reject disaster assistance of all types.
- Disaster mental health assistance is often more practical than psychological in nature.
- Disaster mental health assistance is a practical intervention targeting acute stress reactions and immediate needs.
- Mental health workers need to set aside traditional methods, avoid the use of mental health labels, and use an active outreach approach to intervene successfully after a disaster.
- Survivors respond to active, genuine interest and concern.
- Interventions must be appropriate to the phase of the disaster.

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- Social support systems are crucial to recovery.
- Self-care for responders is essential.

Mission

Coordinate all mental health and addiction activities prior to, during, and after an emergency or disaster, including acts of terrorism and to ensure the continuity of operations of these mental health and addiction agencies. Indiana Division of Mental Health and Addiction's Office of Emergency Management and Preparedness will assist to minimize the adverse mental health effects of trauma for victims, survivors and responders of traumatic events, whether those events are natural or man-made.

The State of Indiana has very strong and integrated Disaster Mental Health Teams that are located throughout the state of Indiana. These teams have been trained, credentialed and are on standby to respond to any disasters in their community or statewide. By having these materials at the ready, we are able to reduce the stress and anxiety that many people have following a disaster in their community.

The Disaster Mental Health Teams are in unique positions to provide mental health services to a population that has been affected by a disaster. Often these types of situations exacerbate underlying mental health issues for some survivors. Often our crisis counselors are able to refer people who are exhibiting mental health issues to the appropriate mental health provider.

Responsibilities

- Ongoing assessment of the mental health and addiction services provider system's ability to respond to a major disaster.
- Educate county emergency management officials on the need to coordinate their local/county emergency plans to respond to the crisis counseling needs of victims of a disaster.
- Develop inter-agency coordination into the emergency disaster response in all phases of planning.
- Train substance abuse and mental health services providers with whom DMHA contracts in crisis counseling programs and techniques
- Create linkages with mental health and addiction services providers not under contract with DMHA

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- Identify and train a cadre of mental health responders and crisis counselors
- Supervise and provide incident command for the 10 District Disaster Mental Health Response Teams

Project Aftermath

- This Crisis Counseling Program has supported short term interventions with individuals and groups experiencing psychological aftereffect to large scale disasters. These interventions involve the counseling goals of assisting disaster survivors in understanding their current situation and reactions, mitigating additional stress, assisting survivors in reviewing their options, promoting the use or development of coping strategies, providing emotional support, and encouraging linkages with other individuals and agencies that may help survivors recover to their pre-disaster level of function. While always cognizant of those with special needs, the thrust of the Crisis Counseling Program since its inception has been to serve people responding normally to an abnormal experience.
- Upon receiving a Presidential disaster declaration, the Division of Mental Health and Addiction will conduct a needs assessment to determine the level of stress being experienced by disaster victims. The Division of Mental Health and Addiction will apply for a Crisis Counseling grant. Upon award of the grant, the Division of Mental Health and Addiction typically provides funds to local mental health providers to hire additional staff to provide outreach and education on typical stress reactions and methods of reducing stress.

Getting Rid of Mold

- Take things that were wet for 2 or more days outside. Things that stayed wet for 2 days have mold growing on them even if you can't see it.
- Take out stuff made of cloth, unless you can wash them in hot water. Also, take out stuff that can't be cleaned easily (like leather, paper, wood, and carpet)
- Use bleach to clean mold off hard things (like floors, stoves, sinks, certain toys, countertops, flatware, plates and tools).
- Never mix bleach with ammonia or other cleaners.
- Wear rubber boots, rubber gloves, goggles and N-95 mask.
- Open windows and doors to get fresh air when you use bleach.
- Mix no more than 1 cup of bleach in 1 gallon of water.

Recovery

- Wash the item with the bleach and water mixture.
- If the surface of the item is rough, scrub the surface with a stiff brush.
- Rinse the item with clean water.
- Dry the item or leave it out to dry.

Replacing Vital Documents

Birth and Death Certificates:

Certified copies of birth and death certificates are available from the Indiana State Department of Health (ISDH) by mail-in or credit card only or from the local health department in the county where the event occurred on a walk-in basis. All requests require proper identification and proof of relationship to the person whose record is being requested is required. Methods of payment and fees may vary.

Birth records in the ISDH Vital Records office begin with October 1907. Prior to October 1907, records of birth are filed only with the local health department in the county where the birth actually occurred.

Death records in the ISDH Vital Records office begin with 1900. Prior to 1900, records of death are filed only with the local health department in the county where the death actually occurred. For deaths occurring from 1900 to 1917, the city and/or county of death is required in order to locate the record.

Paper and Books:

- These can be rinsed and frozen (frost-free freezer or commercial meat locker) until you have time to work on them. A less effective alternative is to place paper in a sealed container with moth crystals.
- Dry papers quickly when you thaw or unseal them (a blow dryer) don't try to force paper products apart—just keep drying them.
- Photocopy valuable papers and records soon because substances in the floodwater may cause deterioration.
- If a computer disk or tape has valuable information, rinse it in clear water and put it in a plastic bag in the refrigerator. Later, you can take it to a professional drying center and have the data

Recovery

transferred to a good disk or tape. To find a Disaster Recovery Institute near you, call (314) 846-2007.

Social Security Card:

Gather documents proving your:

- Identity
- U.S. citizenship if you have not established your citizenship with us
- Immigration status if you are not a U.S. citizen

Complete an Application for a Social Security Card.

Take or mail your completed application and documents to your local Social Security office or your local Social Security Card Center.

All documents must be either originals or certified copies by the issuing agency. They do not accept photocopies or notarized copies of documents. Any documents mailed will be returned to you along with a receipt.

Cards will be mailed as soon as documents are verified. Cards should be received within 10 business days from the date on receipt. The Replacement card will have the same number as your previous card.

You may not need to get a replacement card. Knowing your Social Security number is what is important. You need a Social Security number to get a job, collect Social Security benefits and receive some government services but you do not often need to show your Social Security card.

Insurance:

Contact your insurance company. Notify your insurance company of your loss and get advice about making emergency repairs. If you are unable to live in your home, ask the insurance company if it will pay for living expenses, such as a motel and food.

- A list of insurance companies can be found at: www.disasterinformation.org, or www.iii.org.
- Flood insurance: If you don't know the insurer or administrator, call the National Flood Insurance Program at 1-800-427-4661.